

**Information to identify the case:**

Debtor 1	<u>Ralph Dean Stone</u>	Social Security number or ITIN	xxx-xx-5603
	First Name Middle Name Last Name	EIN	22-2875964
Debtor 2	<u>Sandra Marie Stone</u>	Social Security number or ITIN	xxx-xx-8561
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-12835-JKS			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ralph Dean Stone  
dba Van Gendeven Auto Parts, Inc.

Sandra Marie Stone

8/14/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Ralph Dean Stone  
Sandra Marie Stone  
DebtorsCase No. 17-12835-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 32

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db/jdb  
cr      +Ralph Dean Stone, Sandra Marie Stone, 3 Stone Bridge Drive, Andover, NJ 07821-2324  
++AMERICU CREDIT UNION, 1916 BLACK RIVER BLVD, ROME NY 13440-2430  
(address filed with court: AmeriCu Credit Union, John Nasto, Jr., Esq.,  
AmeriCu Credit Union Bldg., 4957 Commercial Drive, Yorkville, NY 13495)  
516644917      Beth Soles, Camden County Tax Commissioner, PO Box 698, Woodbine, GA 31569-0698  
516644922      +Cumberland Harbour POA Inc., Heritage Property Management Services,  
500 Sugar Mill Road, Suite 200 B, Atlanta, GA 30350-2887  
516644923      +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241  
516644924      +Experian, 4 Gatehill Drive, 3rd Floor, Parsippany, NJ 07054-4522  
516644926      ++LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998  
(address filed with court: Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438)  
517948001      +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
517948002      +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516644930      +Transunion, 2 Baldwin Place, PO Box 2000, Chester, PA 19016-2000  
516644933      Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e- Pob 10335,  
Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg      E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2020 01:29:33 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg      +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 15 2020 01:29:28 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516644915      E-mail/Text: brianw@americu.org Aug 15 2020 01:28:21 AmeriCU, 1916 Black River Boulevard,  
Rome, NY 13440  
516644914      E-mail/Text: brianw@americu.org Aug 15 2020 01:28:21 AmeriCU, PO Box 4179,  
Rome, NY 13441  
516644916      EDI: BANKAMER.COM Aug 15 2020 04:28:00 Bank of America, PO Box 31785,  
Tampa, FL 33631-3785  
516806467      +EDI: BANKAMER.COM Aug 15 2020 04:28:00 Bank of America, N.A., PO Box 31785,  
Tampa, FL 33631-3785  
516644920      +E-mail/Text: bankruptcy.notifications@fisglobal.com Aug 15 2020 01:30:01 ChexSystems,  
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703  
516644921      +E-mail/Text: deborah.walker-reed@stmarysga.gov Aug 15 2020 01:30:29 City of St. Marys,  
418 Osborne Street, Saint Marys, GA 31558-8402  
516644925      +EDI: IRS.COM Aug 15 2020 04:28:00 Internal Revenue Service, 2970 Market Street,  
Mail Stop 5-Q30,133, Philadelphia, PA 19104-5002  
516644918      EDI: JPMORGANCHASE Aug 15 2020 04:28:00 Chase Card, Attn: Correspondence, Po Box 15298,  
Wilmington, DE 19850  
516644919      EDI: JPMORGANCHASE Aug 15 2020 04:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850  
516793345      +EDI: MID8.COM Aug 15 2020 04:33:00 MIDLAND FUNDING LLC, PO BOX 2011,  
WARREN, MI 48090-2011  
516644927      E-mail/Text: bkdepartment@rtresolutions.com Aug 15 2020 01:29:44 Real Time Resolutions,  
1750 Regal Row, Suite 120, Dallas, TX 75235-2287  
516644929      +EDI: RMSC.COM Aug 15 2020 04:28:00 Synchrony Bank/Lowes, Po Box 965005,  
Orlando, FL 32896-5005  
516644928      +EDI: RMSC.COM Aug 15 2020 04:28:00 Synchrony Bank/Lowes, Po Box 965064,  
Orlando, FL 32896-5064  
516836465      EDI: WFFC.COM Aug 15 2020 04:33:00 U.S. Bank National Association, as Trustee...,  
c/o Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y,  
1000 Blue Gentian Road, Eagan, MN 55121-7700  
516872393      +EDI: AIS.COM Aug 15 2020 04:33:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
516644931      +EDI: WFFC.COM Aug 15 2020 04:33:00 Wells Fargo, P.O. Box 10335,  
Des Moines, IA 50306-0335  
516644932      EDI: WFFC.COM Aug 15 2020 04:33:00 Wells Fargo, Credit Bureau Dispute Resoluti,  
Des Moines, IA 50306  
516857131      EDI: WFFC.COM Aug 15 2020 04:33:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
516644934      +EDI: WFFC.COM Aug 15 2020 04:33:00 Wells Fargo Home Mortgage, 8480 Stagecoach Cir,  
Frederick, MD 21701-4747

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
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aty\* ++AMERICU CREDIT UNION, 1916 BLACK RIVER BLVD, ROME NY 13440-2430  
(address filed with court: Michael B Oshins, Nasto Law Firm, 4957 Commercial Drive,  
Yorkville, NY 13495)  
516670467\* ++AMERICU CREDIT UNION, 1916 BLACK RIVER BLVD, ROME NY 13440-2430  
(address filed with court: AmeriCU Credit Union, attn: John A Nasto, Jr. Esq.,  
4957 Commercial Drive, Yorkville, NY 13495)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Jonathan Stone on behalf of Debtor Ralph Dean Stone jonstonelaw@gmail.com,  
bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com  
Jonathan Stone on behalf of Joint Debtor Sandra Marie Stone jonstonelaw@gmail.com,  
bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee for  
MASTR Alternative Loan Trust 2004-13 ecf@powerskirn.com

TOTAL: 6